# Interest Rate Risk Exposure Report

## Office of Thrift Supervision

### Risk Modeling and Analysis Division
### Washington, DC 20552

## Area: US Total

**All Reporting CMR** **Reporting Dockets: 802** **December 2005**

## Interest Rate Sensitivity of Net Portfolio Value (NPV)

| | Net Portfolio Value (Dollars are in Millions) | | | NPV as % of PV of Assets | |
|---|---|---|---|---|---|
| Change in Rates | $Amount | $Change | %Change | NPV Ratio | Change |
| +300 bp | 114,218 | -48,971 | -30 % | 8.14 % | -295 bp |
| +200 bp | 133,863 | -29,326 | -18 % | 9.37 % | -172 bp |
| +100 bp | 150,187 | -13,002 | -8 % | 10.35 % | -74 bp |
| 0 bp | 163,188 | | | 11.09 % | |
| -100 bp | 169,775 | 6,586 | +4 % | 11.44 % | +34 bp |
| -200 bp | 168,501 | 5,312 | +3 % | 11.31 % | +21 bp |

## Risk Measure for a Given Rate Shock

| | 12/31/2005 | 09/30/2005 | 12/31/2004 |
|---|---|---|---|
| Pre-shock NPV Ratio: NPV as % of PV Assets | 11.09 % | 11.03 % | 11.28 % |
| Post-shock NPV Ratio | 9.37 % | 9.42 % | 9.90 % |
| Sensitivity Measure: Decline in NPV Ratio | 172 bp | 161 bp | 138 bp |
| TB 13a Level of Risk | Minimal | Minimal | Minimal |

Beginning with the March 2005 cycle, the Sensitivity Measure was once again defined as the decline in the Pre-shock NPV ratio caused by either a 200 bps increase or decrease in rates, whichever shock produces the larger decline in the NPV ratio. As a result, the results may not be comparable to those from the September 2004 cycle.
In the event that neither a -200 nor a +200 basis point change in rates produces a reduction in the NPV ratio, the institution is assigned a Sensitivity Measure of zero.

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: US Total** | **Reporting Dockets: 802**
**All Reporting CMR** | **December 2005**
**Report Prepared: 03/23/2006 2:23:19 PM** | **Amounts in Millions** | **Data as of: 03/23/2006**

| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **ASSETS** | | | | | | | | | |
| **MORTGAGE LOANS AND SECURITIES** | | | | | | | | | |
| **Fixed-Rate Single-Family First-Mortgage Loans and MBS** | | | | | | | | | |
| 30-Year Mortgage Loans | 126,640 | 125,727 | 122,554 | 117,236 | 111,420 | 105,512 | 122,146 | 100.33 | 3.46 |
| 30-Year Mortgage Securities | 29,597 | 29,374 | 28,361 | 26,841 | 25,287 | 23,817 | 28,650 | 98.99 | 4.47 |
| 15-Year Mortgages and MBS | 84,413 | 82,775 | 80,025 | 76,780 | 73,423 | 70,128 | 80,266 | 99.70 | 3.75 |
| Balloon Mortgages and MBS | 39,165 | 38,497 | 37,607 | 36,472 | 35,121 | 33,612 | 37,777 | 99.55 | 2.69 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs** | | | | | | | | | |
| 6 Month or Less Reset Frequency | 31,532 | 31,505 | 31,453 | 31,333 | 31,119 | 30,783 | 30,496 | 103.14 | 0.27 |
| 7 Month to 2 Year Reset Frequency | 72,671 | 71,987 | 71,065 | 69,826 | 68,306 | 66,543 | 71,812 | 98.96 | 1.52 |
| 2+ to 5 Year Reset Frequency | 142,057 | 139,189 | 135,641 | 131,553 | 127,086 | 122,345 | 138,554 | 97.90 | 2.82 |
| **Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs** | | | | | | | | | |
| 1 Month Reset Frequency | 232,176 | 230,656 | 228,936 | 226,638 | 223,051 | 217,694 | 219,107 | 104.49 | 0.88 |
| 2 Month to 5 Year Reset Frequency | 26,907 | 26,508 | 26,057 | 25,543 | 24,955 | 24,301 | 26,403 | 98.69 | 1.85 |
| **Multifamily and Nonresidential Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate, Balloons | 29,352 | 29,109 | 28,878 | 28,647 | 28,397 | 28,122 | 29,095 | 99.26 | 0.80 |
| Adjustable-Rate, Fully Amortizing | 60,866 | 60,514 | 60,175 | 59,698 | 59,079 | 58,495 | 60,514 | 99.44 | 0.68 |
| Fixed-Rate, Balloon | 14,893 | 14,291 | 13,723 | 13,188 | 12,683 | 12,206 | 13,717 | 100.04 | 4.02 |
| Fixed-Rate, Fully Amortizing | 17,649 | 16,890 | 16,184 | 15,527 | 14,914 | 14,341 | 16,096 | 100.55 | 4.21 |
| **Construction and Land Loans** | | | | | | | | | |
| Adjustable-Rate | 29,098 | 29,050 | 29,003 | 28,959 | 28,916 | 28,875 | 29,026 | 99.92 | 0.16 |
| Fixed-Rate | 10,924 | 10,623 | 10,347 | 10,091 | 9,855 | 9,635 | 10,405 | 99.44 | 2.57 |
| **Second-Mortgage Loans and Securities** | | | | | | | | | |
| Adjustable-Rate | 88,484 | 88,442 | 88,407 | 88,379 | 88,361 | 88,346 | 88,536 | 99.85 | 0.04 |
| Fixed-Rate | 45,147 | 44,027 | 42,963 | 41,952 | 40,989 | 40,072 | 42,681 | 100.66 | 2.41 |
| **Other Assets Related to Mortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Mortgage Loans | 5,304 | 5,242 | 5,164 | 5,065 | 4,947 | 4,813 | 5,164 | 100.00 | 1.72 |
| Accrued Interest Receivable | 5,130 | 5,130 | 5,130 | 5,130 | 5,130 | 5,130 | 5,130 | 100.00 | 0.00 |
| Advance for Taxes/Insurance | 401 | 401 | 401 | 401 | 401 | 401 | 401 | 100.00 | 0.00 |
| Float on Escrows on Owned Mortgages | 155 | 272 | 414 | 537 | 646 | 743 | | | -31.97 |
| LESS: Value of Servicing on Mortgages Serviced by Others | -75 | -47 | 7 | 25 | 29 | 28 | | | -555.69 |
| **TOTAL MORTGAGE LOANS AND SECURITIES** | **1,092,637** | **1,080,258** | **1,062,481** | **1,039,771** | **1,014,057** | **985,889** | **1,055,978** | **100.62** | **1.91** |

# Interest Rate Risk Exposure Report

## Present Value Estimates by Interest Rate Scenario

**Area: US Total**
**All Reporting CMR**
**Report Prepared: 03/23/2006 2:23:20 PM**

**Amounts in Millions**

**Reporting Dockets: 802**
**December 2005**
**Data as of: 03/23/2006**

| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | | |
| **NONMORTGAGE LOANS** | | | | | | | | | |
| **Commercial Loans** | | | | | | | | | |
| Adjustable-Rate | 40,741 | 40,683 | 40,629 | 40,578 | 40,531 | 40,486 | 40,639 | 99.97 | 0.13 |
| Fixed-Rate | 13,628 | 13,083 | 12,568 | 12,082 | 11,622 | 11,186 | 12,273 | 102.41 | 3.98 |
| **Consumer Loans** | | | | | | | | | |
| Adjustable-Rate | 30,248 | 30,205 | 30,163 | 30,123 | 30,084 | 30,047 | 28,931 | 104.26 | 0.14 |
| Fixed-Rate | 61,086 | 60,235 | 59,412 | 58,615 | 57,845 | 57,098 | 58,842 | 100.97 | 1.36 |
| **Other Assets Related to Nonmortgage Loans and Securities** | | | | | | | | | |
| Net Nonperforming Nonmortgage Loans | -2,359 | -2,338 | -2,318 | -2,298 | -2,280 | -2,262 | -2,318 | 0.00 | 0.86 |
| Accrued Interest Receivable | 920 | 920 | 920 | 920 | 920 | 920 | 920 | 100.00 | 0.00 |
| **TOTAL NONMORTGAGE LOANS** | **144,265** | **142,788** | **141,374** | **140,020** | **138,723** | **137,477** | **139,288** | **101.50** | **0.98** |
| **CASH, DEPOSITS, AND SECURITIES** | | | | | | | | | |
| Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos | 26,623 | 26,623 | 26,623 | 26,623 | 26,623 | 26,623 | 26,623 | 100.00 | 0.00 |
| Equities and All Mutual Funds | 4,513 | 4,377 | 4,232 | 4,082 | 3,924 | 3,757 | 4,234 | 99.97 | 3.49 |
| Zero-Coupon Securities | 513 | 500 | 488 | 478 | 469 | 460 | 481 | 101.48 | 2.27 |
| Government and Agency Securities | 16,860 | 16,434 | 16,027 | 15,637 | 15,262 | 14,903 | 16,054 | 99.83 | 2.49 |
| Term Fed Funds, Term Repos | 8,292 | 8,277 | 8,262 | 8,247 | 8,232 | 8,218 | 8,269 | 99.92 | 0.18 |
| Munis, Mtg-Backed Bonds, Corporates, Commercial Paper | 6,003 | 5,627 | 5,291 | 4,988 | 4,715 | 4,469 | 5,262 | 100.55 | 6.04 |
| **Mortgage-Derivative and Structured Securities** | | | | | | | | | |
| Valued by OTS | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Valued by Institution | 72,746 | 72,089 | 70,716 | 68,859 | 66,892 | 64,890 | 74,063 | 95.48 | 2.28 |
| Structured Securities (Complex) | 30,864 | 30,391 | 29,720 | 28,791 | 27,928 | 27,126 | 30,002 | 99.06 | 2.69 |
| LESS: Valuation Allowances for Investment Securities | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 100.00 | 1.00 |
| **TOTAL CASH, DEPOSITS, AND SECURITIES** | **166,412** | **164,316** | **161,357** | **157,701** | **154,043** | **150,445** | **164,985** | **97.80** | **2.05** |

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| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **ASSETS (cont.)** | | | | | | | | | |
| **REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.** | | | | | | | | | |
| Repossessed Assets | 725 | 725 | 725 | 725 | 725 | 725 | 725 | 100.00 | 0.00 |
| Real Estate Held for Investment | 179 | 179 | 179 | 179 | 179 | 179 | 179 | 100.00 | 0.00 |
| Investment in Unconsolidated Subsidiaries | 901 | 911 | 880 | 818 | 745 | 661 | 880 | 100.00 | 5.28 |
| Office Premises and Equipment | 10,902 | 10,902 | 10,902 | 10,902 | 10,902 | 10,902 | 10,902 | 100.00 | 0.00 |
| **TOTAL REAL ASSETS, ETC.** | **12,707** | **12,717** | **12,686** | **12,624** | **12,551** | **12,467** | **12,686** | **100.00** | **0.37** |
| **MORTGAGE LOANS SERVICED FOR OTHERS** | | | | | | | | | |
| Fixed-Rate Servicing | 3,059 | 4,464 | 5,497 | 5,852 | 5,879 | 5,773 | | | -12.62 |
| Adjustable-Rate Servicing | 2,495 | 2,565 | 2,630 | 2,690 | 2,723 | 2,739 | | | -2.37 |
| Float on Mortgages Serviced for Others | 2,995 | 3,783 | 4,470 | 4,950 | 5,316 | 5,615 | | | -13.06 |
| **TOTAL MORTGAGE LOANS SERVICED FOR OTHERS** | **8,549** | **10,812** | **12,597** | **13,491** | **13,919** | **14,128** | | | **-10.63** |
| **OTHER ASSETS** | | | | | | | | | |
| Purchased and Excess Servicing | | | | | | | 12,068 | | |
| Margin Account | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 41,244 | 41,244 | 41,244 | 41,244 | 41,244 | 41,244 | 41,244 | 100.00 | 0.00 |
| Miscellaneous II | | | | | | | 22,782 | | |
| **Deposit Intangibles** | | | | | | | | | |
| Retail CD Intangible | 351 | 419 | 481 | 545 | 605 | 662 | | | -13.14 |
| Transaction Account Intangible | 6,376 | 8,795 | 10,990 | 12,707 | 14,618 | 16,452 | | | -17.80 |
| MMDA Intangible | 8,398 | 10,081 | 11,892 | 13,841 | 16,082 | 18,285 | | | -15.81 |
| Passbook Account Intangible | 6,658 | 8,718 | 10,198 | 12,132 | 13,996 | 15,714 | | | -16.74 |
| Non-Interest-Bearing Account Intangible | 2,882 | 4,413 | 5,870 | 7,248 | 8,565 | 9,822 | | | -24.15 |
| **TOTAL OTHER ASSETS** | **65,909** | **73,670** | **80,675** | **87,718** | **95,110** | **102,178** | **76,095** | | |
| **Miscellaneous Assets** | | | | | | | | | |
| Unrealized Gains Less Unamortized Yield Adjustments | | | | | | | 5,348 | | |
| **TOTAL ASSETS** | **1,490,477** | **1,484,562** | **1,471,171** | **1,451,326** | **1,428,403** | **1,402,582** | **1,454,379** | **101/98*** ** | **1.13/1.65*** ** |

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| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | | | | |
| **DEPOSITS** | | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | | |
| Fixed-Rate Maturing in 12 Months or Less | 266,305 | 265,255 | 264,215 | 263,190 | 262,172 | 261,162 | 264,988 | 99.71 | 0.39 |
| Fixed-Rate Maturing in 13 Months or More | 98,670 | 96,034 | 93,517 | 91,110 | 88,807 | 86,601 | 94,740 | 98.71 | 2.63 |
| Variable-Rate | 13,599 | 13,587 | 13,576 | 13,564 | 13,552 | 13,540 | 13,562 | 100.10 | 0.08 |
| **Demand** | | | | | | | | | |
| Transaction Accounts | 96,334 | 96,334 | 96,334 | 96,334 | 96,334 | 96,334 | 96,334 | 100/89* | 0.00/2.29* |
| MMDAs | 176,246 | 176,246 | 176,246 | 176,246 | 176,246 | 176,246 | 176,246 | 100/93* | 0.00/1.15* |
| Passbook Accounts | 91,570 | 91,570 | 91,570 | 91,570 | 91,570 | 91,570 | 91,570 | 100/89* | 0.00/2.10* |
| Non-Interest-Bearing Accounts | 66,859 | 66,859 | 66,859 | 66,859 | 66,859 | 66,859 | 66,859 | 100/91* | 0.00/2.32* |
| **TOTAL DEPOSITS** | **809,584** | **805,886** | **802,317** | **798,873** | **795,541** | **792,312** | **804,300** | **100/95*** | **0.44/1.38*** |
| **BORROWINGS** | | | | | | | | | |
| **Fixed-Maturity** | | | | | | | | | |
| Fixed-Rate Maturing in 36 Months or Less | 194,235 | 192,922 | 191,633 | 190,368 | 189,125 | 187,904 | 193,019 | 99.28 | 0.67 |
| Fixed-Rate Maturing in 37 Months or More | 47,790 | 45,664 | 43,665 | 41,783 | 40,009 | 38,334 | 44,503 | 98.12 | 4.45 |
| Variable-Rate | 164,637 | 164,449 | 164,263 | 164,077 | 163,892 | 163,708 | 163,295 | 100.59 | 0.11 |
| **TOTAL BORROWINGS** | **406,662** | **403,036** | **399,561** | **396,227** | **393,025** | **389,945** | **400,816** | **99.69** | **0.85** |
| **OTHER LIABILITIES** | | | | | | | | | |
| **Escrow Accounts** | | | | | | | | | |
| For Mortgages | 7,173 | 7,173 | 7,173 | 7,173 | 7,173 | 7,173 | 7,173 | 100.00 | 0.00 |
| Other Escrow Accounts | 5,817 | 5,643 | 5,480 | 5,326 | 5,182 | 5,045 | 6,364 | 86.11 | 2.89 |
| **Miscellaneous Other Liabilities** | | | | | | | | | |
| Collateralized Mortgage Securities Issued | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 |
| Miscellaneous I | 32,349 | 32,349 | 32,349 | 32,349 | 32,349 | 32,349 | 32,349 | 100.00 | 0.00 |
| Miscellaneous II | 0 | 0 | 0 | 0 | 0 | 0 | 4,821 | | |
| **TOTAL OTHER LIABILITIES** | **45,340** | **45,166** | **45,002** | **44,849** | **44,704** | **44,568** | **50,707** | **88.75** | **0.35** |
| **Other Liabilities not Included Above** | | | | | | | | | |
| Self-Valued | 63,551 | 61,756 | 60,489 | 59,579 | 58,921 | 58,339 | 60,817 | 99.46 | 1.80 |
| Unamortized Yield Adjustments | | | | | | | -310 | | |
| **TOTAL LIABILITIES** | **1,325,137** | **1,315,843** | **1,307,370** | **1,299,529** | **1,292,191** | **1,285,164** | **1,316,331** | **99/96**** | **0.62/1.20**** |

# Interest Rate Risk Exposure Report

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| | -200 bp | -100 bp | Base Case 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
|---|---|---|---|---|---|---|---|---|---|
| **FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS** | | | | | | | | | |
| **OPTIONAL COMMITMENTS TO ORIGINATE** | | | | | | | | | |
| FRMs and Balloon/2-Step Mortgages | 468 | 373 | 28 | -698 | -1,492 | -2,262 | | | |
| ARMs | 195 | 139 | 58 | -71 | -255 | -487 | | | |
| Other Mortgages | 1,195 | 718 | 0 | -914 | -1,974 | -3,134 | | | |
| **FIRM COMMITMENTS** | | | | | | | | | |
| Purchase/Originate Mortgages and MBS | 3,152 | 2,319 | -116 | -4,695 | -9,526 | -14,126 | | | |
| Sell Mortgages and MBS | -3,900 | -3,023 | -384 | 4,218 | 9,056 | 13,700 | | | |
| Purchase Non-Mortgage Items | -213 | -104 | 0 | 99 | 193 | 283 | | | |
| Sell Non-Mortgage Items | -31 | -15 | 0 | 15 | 29 | 43 | | | |
| **INTEREST-RATE SWAPS, SWAPTIONS** | | | | | | | | | |
| Pay Fixed, Receive Floating Swaps | -2,947 | -1,374 | 100 | 1,482 | 2,780 | 3,999 | | | |
| Pay Floating, Receive Fixed Swaps | 2,296 | 848 | -503 | -1,766 | -2,949 | -4,058 | | | |
| Basis Swaps | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Swaptions | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| **OTHER** | | | | | | | | | |
| Options on Mortgages and MBS | 24 | 19 | 33 | 202 | 389 | 566 | | | |
| Interest-Rate Caps | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Interest-Rate Floors | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Futures | 430 | 206 | 0 | -190 | -391 | -594 | | | |
| Options on Futures | 428 | 221 | 91 | 64 | 99 | 158 | | | |
| Construction LIP | 241 | 112 | -16 | -141 | -263 | -384 | | | |
| Self-Valued | 1,824 | 618 | 96 | 785 | 1,953 | 3,095 | | | |
| **TOTAL OFF-BALANCE-SHEET POSITIONS** | **3,160** | **1,056** | **-613** | **-1,610** | **-2,349** | **-3,201** | | | |

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| | | | Base Case | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | -200 bp | -100 bp | 0 bp | +100 bp | +200 bp | +300 bp | FaceValue | BC/FV | Eff.Dur. |
| **NET PORTFOLIO VALUE** | | | | | | | | | |
| TOTAL ASSETS | 1,490,477 | 1,484,562 | 1,471,171 | 1,451,326 | 1,428,403 | 1,402,582 | 1,454,379 | 101/98*** | 1.13/1.65*** |
| MINUS TOTAL LIABILITIES | 1,325,137 | 1,315,843 | 1,307,370 | 1,299,529 | 1,292,191 | 1,285,164 | 1,316,331 | 99/96** | 0.62/1.20** |
| PLUS OFF-BALANCE-SHEET POSITIONS | 3,160 | 1,056 | -613 | -1,610 | -2,349 | -3,201 | | | |
| TOTAL NET PORTFOLIO VALUE # | 168,501 | 169,775 | 163,188 | 150,187 | 133,863 | 114,218 | 138,048 | 118.21 | 6.00 |

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS

**Area: US Total**
**All Reporting CMR**
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**Amounts in Millions**

**Reporting Dockets: 802**
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## FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

| | Coupon | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| 30-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $1,934 | $48,229 | $46,261 | $14,273 | $11,449 |
| WARM | 318 mo | 338 mo | 340 mo | 325 mo | 305 mo |
| WAC | 4.49% | 5.64% | 6.38% | 7.42% | 8.99% |
| Amount of these that is FHA or VA Guaranteed | $35 | $979 | $2,045 | $857 | $1,836 |
| Securities Backed by Conventional Mortgages | $3,099 | $15,696 | $3,641 | $284 | $106 |
| WARM | 351 mo | 344 mo | 324 mo | 253 mo | 197 mo |
| Weighted Average Pass-Through Rate | 4.65% | 5.29% | 6.20% | 7.23% | 8.76% |
| Securities Backed by FHA or VA Mortgages | $421 | $2,990 | $1,337 | $338 | $736 |
| WARM | 333 mo | 343 mo | 321 mo | 261 mo | 165 mo |
| Weighted Average Pass-Through Rate | 4.08% | 5.25% | 6.17% | 7.31% | 9.17% |
| 15-YEAR MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $8,580 | $27,544 | $14,287 | $5,063 | $3,634 |
| WAC | 4.70% | 5.46% | 6.41% | 7.38% | 9.14% |
| Mortgage Securities | $10,920 | $9,254 | $792 | $145 | $45 |
| Weighted Average Pass-Through Rate | 4.31% | 5.12% | 6.14% | 7.19% | 8.55% |
| WARM (of 15-Year Loans and Securities) | 143 mo | 166 mo | 162 mo | 144 mo | 144 mo |
| BALLOON MORTGAGES AND MBS | | | | | |
| Mortgage Loans | $4,399 | $20,101 | $4,816 | $1,048 | $767 |
| WAC | 4.61% | 5.46% | 6.30% | 7.32% | 10.45% |
| Mortgage Securities | $4,807 | $1,212 | $621 | $5 | $0 |
| Weighted Average Pass-Through Rate | 4.32% | 5.18% | 6.47% | 7.36% | 8.76% |
| WARM (of Balloon Loans and Securities) | 83 mo | 120 mo | 133 mo | 80 mo | 73 mo |

| | |
|---|---|
| **Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities** | **$268,838** |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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**All Reporting CMR** | **December 2005**
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| ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES | Current Market Index ARMs by Coupon Reset Frequency | | | Lagging Market Index ARMs by Coupon Reset Frequency | |
|---|---|---|---|---|---|
| | 6 Months or Less | 7 Months to 2 Years | 2+ Years to 5 Years | 1 Month | 2 Months to 5 Years |
| Teaser ARMs | | | | | |
| Balances Currently Subject to Introductory Rates | $1,365 | $2,217 | $1,595 | $8,807 | $344 |
| WAC | 4.83% | 4.54% | 5.99% | 2.34% | 4.55% |
| Non-Teaser ARMs | | | | | |
| Balances of All Non-Teaser ARMs | $29,131 | $69,595 | $136,959 | $210,300 | $26,059 |
| Weighted Average Margin | 290 bp | 310 bp | 258 bp | 314 bp | 272 bp |
| WAC | 6.24% | 5.53% | 5.10% | 6.51% | 5.42% |
| WARM | 325 mo | 328 mo | 340 mo | 358 mo | 308 mo |
| Weighted Average Time Until Next Payment Reset | 2 mo | 15 mo | 44 mo | 5 mo | 24 mo |

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities** **$486,372**

| MEMO ITEMS FOR ALL ARMS (Reported at CMR 185) | Current Market Index ARMs by Coupon Reset Frequency | | | Lagging Market Index ARMs by Coupon Reset Frequency | |
|---|---|---|---|---|---|
| | 6 Months or Less | 7 Months to 2 Years | 2+ Years to 5 Years | 1 Month | 2 Months to 5 Years |
| ARM Balances by Distance from Lifetime Cap | | | | | |
| Balances With Coupon Within 200 bp of Lifetime Cap | $261 | $283 | $167 | $325 | $19 |
| Weighted Average Distance from Lifetime Cap | 103 bp | 124 bp | 117 bp | 170 bp | 144 bp |
| Balances With Coupon 201-400 bp from Lifetime Cap | $2,891 | $2,747 | $1,205 | $41,768 | $245 |
| Weighted Average Distance from Lifetime Cap | 340 bp | 369 bp | 361 bp | 349 bp | 377 bp |
| Balances With Coupon Over 400 bp from Lifetime Cap | $23,685 | $67,782 | $134,655 | $176,820 | $25,933 |
| Weighted Average Distance from Lifetime Cap | 621 bp | 601 bp | 547 bp | 540 bp | 659 bp |
| Balances Without Lifetime Cap | $3,658 | $1,001 | $2,526 | $194 | $205 |
| ARM Cap and Floor Detail | | | | | |
| Balances Subject to Periodic Rate Caps | $15,059 | $60,212 | $124,448 | $1,036 | $8,801 |
| Weighted Average Periodic Rate Cap | 243 bp | 189 bp | 333 bp | 393 bp | 186 bp |
| Balances Subject to Periodic Rate Floors | $8,463 | $48,388 | $111,460 | $1,068 | $7,833 |
| MBS Included in ARM Balances | $8,001 | $11,048 | $15,668 | $4,625 | $556 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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| MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES | Balloons | Fully Amortizing |
|---|---|---|
| Adjustable-Rate: | | |
| Balances | $29,095 | $60,514 |
| WARM | 101 mo | 218 mo |
| Remaining Term to Full Amortization | 263 mo | |
| Rate Index Code | 0 | 0 |
| Margin | 235 bp | 241 bp |
| Reset Frequency | 22 mo | 12 mo |
| MEMO: ARMs within 300 bp of Lifetime Cap | | |
| Balances | $1,727 | $4,919 |
| Wghted Average Distance to Lifetime Cap | 79 bp | 116 bp |
| Fixed-Rate: | | |
| Balances | $13,717 | $16,096 |
| WARM | 66 mo | 115 mo |
| Remaining Term to Full Amortization | 248 mo | |
| WAC | 6.33% | 6.59% |

| CONSTRUCTION AND LAND LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $29,026 | $10,405 |
| WARM | 19 mo | 43 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 147 bp | 6.74% |
| Reset Frequency | 4 mo | |

| SECOND MORTGAGE LOANS AND SECURITIES | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $88,536 | $42,681 |
| WARM | 285 mo | 191 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 41 bp | 7.33% |
| Reset Frequency | 1 mo | |

| COMMERCIAL LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $40,639 | $12,273 |
| WARM | 34 mo | 59 mo |
| Margin in Column 1; WAC in Column 2 | 246 bp | 7.13% |
| Reset Frequency | 2 mo | |
| Rate Index Code | 0 | |

| CONSUMER LOANS | Adjustable Rate | Fixed Rate |
|---|---|---|
| Balances | $28,931 | $58,842 |
| WARM | 89 mo | 55 mo |
| Rate Index Code | 0 | |
| Margin in Column 1; WAC in Column 2 | 694 bp | 10.49% |
| Reset Frequency | 1 mo | |

| MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE | High Risk | Low Risk |
|---|---|---|
| Collateralized Mortgage Obligations: | | |
| Floating Rate | $501 | $22,739 |
| Fixed Rate | | |
| Remaining WAL <= 5 Years | $1,537 | $42,005 |
| Remaining WAL 5-10 Years | $2,223 | $2,708 |
| Remaining WAL Over 10 Years | $486 | |
| Superfloaters | $0 | |
| Inverse Floaters & Super POs | $1 | |
| Other | $4 | $40 |
| CMO Residuals: | | |
| Fixed Rate | $18 | $3 |
| Floating Rate | $120 | $52 |
| Stripped Mortgage-Backed Securities: | | |
| Interest-Only MBS | $712 | $310 |
| WAC | 5.44% | 6.35% |
| Principal-Only MBS | $605 | $0 |
| WAC | 5.89% | 11.50% |
| Total Mortgage-Derivative Securities - Book Value | $6,207 | $67,856 |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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## MORTGAGE LOANS SERVICED FOR OTHERS

| | Coupon of Fixed-Rate Mortgages Serviced for Others | | | | |
|---|---|---|---|---|---|
| | Less Than 5.00% | 5.00 to 5.99% | 6.00 to 6.99% | 7.00 to 7.99% | 8.00% & Above |
| Fixed-Rate Mortgage Loan Servicing | | | | | |
| Balances Serviced | $43,753 | $310,984 | $201,619 | $53,255 | $27,905 |
| WARM | 167 mo | 275 mo | 288 mo | 254 mo | 193 mo |
| Weighted Average Servicing Fee | 26 bp | 29 bp | 31 bp | 35 bp | 42 bp |
| Total Number of Fixed Rate Loans Serviced that are: | | | | | |
| Conventional | 4,551 loans | | | | |
| FHA/VA | 951 loans | | | | |
| Subserviced by Others | 116 loans | | | | |

| | Index on Serviced Loan | | | |
|---|---|---|---|---|
| | Current Market | Lagging Market | | |
| Adjustable-Rate Mortgage Loan Servicing | | | | |
| Balances Serviced | $166,260 | $101,824 | Total # of Adjustable-Rate Loans Serviced | 1,248 loans |
| WARM (in months) | 232 mo | 340 mo | Number of These Subserviced by Others | 20 loans |
| Weighted Average Servicing Fee | 30 bp | 51 bp | | |

| | |
|---|---|
| **Total Balances of Mortgage Loans Serviced for Others** | **$905,599** |

## CASH, DEPOSITS, AND SECURITIES

| | Balances | WAC | WARM |
|---|---|---|---|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos | $26,623 | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No. 115 | $4,232 | | |
| Zero-Coupon Securities | $481 | 4.25% | 26 mo |
| Government & Agency Securities | $16,054 | 4.03% | 33 mo |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits | $8,269 | 3.91% | 2 mo |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) | $5,262 | 5.02% | 99 mo |
| Memo: Complex Securities (from supplemental reporting) | $30,002 | | |
| **Total Cash, Deposits, and Securities** | **$90,923** | | |

# AGGREGATE SCHEDULE CMR REPORT

## ASSETS (continued)

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### ITEMS RELATED TO MORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $8,970 |
| Accrued Interest Receivable | $5,130 |
| Advances for Taxes and Insurance | $401 |
| Less: Unamortized Yield Adjustments | $-6,872 |
| Valuation Allowances | $3,805 |
| Unrealized Gains (Losses) | $-1,049 |

### ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES

| | |
|---|---|
| Nonperforming Loans | $866 |
| Accrued Interest Receivable | $920 |
| Less: Unamortized Yield Adjustments | $-24 |
| Valuation Allowances | $3,183 |
| Unrealized Gains (Losses) | $-70 |

### OTHER ITEMS

| | |
|---|---|
| Real Estate Held for Investment | $179 |
| Repossessed Assets | $725 |
| Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock) | $880 |
| Office Premises and Equipment | $10,902 |
| Items Related to Certain Investment Securities | |
| Unrealized Gains (Losses) | $-530 |
| Less: Unamortized Yield Adjustments | $-101 |
| Valuation Allowances | $2 |
| Other Assets | |
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | $12,068 |
| Miscellaneous I | $41,244 |
| Miscellaneous II | $22,782 |
| **TOTAL ASSETS** | **$1,454,378** |

### MEMORANDUM ITEMS

| | |
|---|---|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | $10,331 |
| Loans Secured by Real Estate Reported as NonMortgage Loans at SC31 | $171 |
| Market Vaue of Equity Securities and Mutual Funds Reported at CMR464: | |
| Equity Securities and Non-Mortgage-Related Mutual Funds | $2,878 |
| Mortgage-Related Mututal Funds | $1,354 |
| Mortgage Loans Serviced by Others: | |
| Fixed-Rate Mortgage Loans Serviced | $37,408 |
| Weighted Average Servicing Fee | 28 bp |
| Adjustable-Rate Mortgage Loans Serviced | $53,997 |
| Weighted Average Servicing Fee | 27 bp |
| Credit-Card Balances Expected to Pay Off in Grace Period | $8,255 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES

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## FIXED-RATE, FIXED-MATURITY DEPOSITS

| | Original Maturity in Months | | | Early Withdrawals During Quarter (Optional) |
|---|---|---|---|---|
| **Balances by Remaining Maturity:** | 12 or Less | 13 to 36 | 37 or More | |
| Balances Maturing in 3 Months or Less | $92,792 | $13,535 | $2,554 | $723 |
| WAC | 3.60% | 2.74% | 5.08% | |
| WARM | 2 mo | 2 mo | 2 mo | |
| Balances Maturing in 4 to 12 Months | $101,510 | $45,039 | $9,558 | $1,132 |
| WAC | 3.88% | 3.37% | 4.85% | |
| WARM | 7 mo | 8 mo | 8 mo | |
| Balances Maturing in 13 to 36 Months | | $38,436 | $29,349 | $442 |
| WAC | | 3.80% | 4.35% | |
| WARM | | 19 mo | 23 mo | |
| Balances Maturing in 37 or More Months | | | $26,956 | $608 |
| WAC | | | 4.45% | |
| WARM | | | 62 mo | |
| **Total Fixed-Rate, Fixed Maturity Deposits:** | | | **$359,728** | |

## MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

| | Original Maturity in Months | | |
|---|---|---|---|
| | 12 or Less | 13 to 36 | 37 or More |
| Balances in Brokered Deposits | $34,183 | $10,118 | $14,937 |
| Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest: | | | |
| Balances Subject to Penalty | $154,351 | $83,727 | $53,629 |
| Penalty in Months of Forgone Interest | 2.81 mo | 5.58 mo | 8.05 mo |
| Balances in New Accounts | $30,119 | $5,942 | $1,482 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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## FIXED-RATE, FIXED-MATURITY BORROWINGS

| FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT | Remaining Maturity | | | |
|---|---|---|---|---|
| | 0 to 3 Months | 4 to 36 Months | Over 36 Months | WAC |
| Balances by Coupon Class: | | | | |
| Under 3.00% | $6,784 | $17,002 | $2,242 | 2.36% |
| 3.00 to 3.99% | $19,286 | $40,840 | $7,796 | 3.60% |
| 4.00 to 4.99% | $73,262 | $29,919 | $23,479 | 4.35% |
| 5.00 to 5.99% | $874 | $3,994 | $7,672 | 5.41% |
| 6.00 to 6.99% | $261 | $460 | $2,491 | 6.55% |
| 7.00 to 7.99% | $4 | $227 | $204 | 7.21% |
| 8.00 to 8.99% | $1 | $11 | $193 | 8.06% |
| 9.00 and Above | $0 | $97 | $426 | 9.60% |
| WARM | 1 mo | 16 mo | 62 mo | |

| | |
|---|---|
| **Total Fixed-Rate, Fixed-Maturity Borrowings** | **$237,522** |

## MEMOS

| | |
|---|---|
| Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting) | $237,674 |
| Book Value of Redeemable Preferred Stock | $0 |

# AGGREGATE SCHEDULE CMR REPORT

## LIABILITIES (continued)

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## NON-MATURITY DEPOSITS AND OTHER LIABILITIES

| | Total Balances | WAC | Balances in New Accounts |
|---|---|---|---|
| NON-MATURITY DEPOSITS | | | |
| Transaction Accounts | $96,334 | 1.71% | $4,536 |
| Money Market Deposit Accounts (MMDAs) | $176,246 | 2.69% | $13,124 |
| Passbook Accounts | $91,570 | 1.54% | $6,776 |
| Non-Interest-Bearing Non-Maturity Deposits | $66,859 | | $2,820 |
| ESCROW ACCOUNTS | | | |
| Escrow for Mortgages Held in Portfolio | $1,738 | 0.38% | |
| Escrow for Mortgages Serviced for Others | $5,435 | 0.08% | |
| Other Escrows | $6,364 | 0.04% | |
| TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS | $444,547 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS | $-249 | | |
| UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS | $-60 | | |
| OTHER LIABILITIES | | | |
| Collateralized Mortgage Securities Issued | $0 | | |
| Miscellaneous I | $32,349 | | |
| Miscellaneous II | $4,821 | | |
| **TOTAL LIABILITIES** | **$1,316,331** | | |

## MINORITY INTEREST AND CAPITAL

| | |
|---|---|
| MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES | $951 |
| EQUITY CAPITAL | $137,115 |
| **TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** | **$1,454,398** |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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## SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 1002 | Opt commitment to orig 1-month COFI ARMs | 26 | $724 |
| 1004 | Opt commitment to orig 6-mo or 1-yr COFI ARMs | 18 | $21 |
| 1006 | Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs | 121 | $5,639 |
| 1008 | Opt commitment to orig 3- or 5-yr Treasury ARMs | 128 | $4,869 |
| 1010 | Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs | 91 | $1,968 |
| 1012 | Opt commitment to orig 10-, 15-, or 20-year FRMs | 291 | $3,203 |
| 1014 | Opt commitment to orig 25- or 30-year FRMs | 266 | $13,548 |
| 1016 | Opt commitment to orig "other" Mortgages | 230 | $32,050 |
| 2002 | Commit/purchase 1-mo COFI ARM loans, svc retained | | $91 |
| 2004 | Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained | | $1 |
| 2006 | Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained | 10 | $364 |
| 2008 | Commit/purchase 3- or 5-yr Treas ARM loans, svc retained | 12 | $277 |
| 2010 | Commit/purch 5- or 7-yr Balloon/2-step mtgs, svc retained | | $163 |
| 2012 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained | 22 | $54 |
| 2014 | Commit/purchase 25- or 30-yr FRM loans, svc retained | 20 | $4,223 |
| 2016 | Commit/purchase "other" Mortgage loans, svc retained | 16 | $202 |
| 2022 | Commit/sell 1-mo COFI ARM loans, svc retained | | $38 |
| 2026 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained | 7 | $228 |
| 2028 | Commit/sell 3- or 5-yr Treasury ARM loans, svc retained | 10 | $66 |
| 2030 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained | 7 | $8 |
| 2032 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained | 51 | $209 |
| 2034 | Commit/sell 25- to 30-yr FRM loans, svc retained | 88 | $2,214 |
| 2036 | Commit/sell "other" Mortgage loans, svc retained | 14 | $152 |
| 2046 | Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $231 |
| 2048 | Commit/purchase 3-yr or 5-yr Treasury ARM MBS | | $239 |
| 2052 | Commit/purchase 10-, 15-, or 20-yr FRM MBS | | $10,208 |
| 2054 | Commit/purchase 25- to 30-year FRM MBS | 7 | $59,975 |
| 2066 | Commit/sell 6-mo or 1-yr Treasury or LIBOR ARM MBS | | $45 |

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## SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 2068 | Commit/sell 3- or 5-yr Treasury ARM MBS | | $2 |
| 2072 | Commit/sell 10-, 15-, or 20-yr FRM MBS | 17 | $9,848 |
| 2074 | Commit/sell 25- or 30-yr FRM MBS | 24 | $58,809 |
| 2076 | Commit/sell "other" MBS | | $1 |
| 2102 | Commit/purchase 1-mo COFI ARM loans, svc released | | $36 |
| 2104 | Commit/purchase 6-mo or 1-yr COFI ARM loans, svc released | | $1 |
| 2106 | Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | | $915 |
| 2108 | Commit/purchase 3- or 5-yr Treasury ARM lns, svc released | 6 | $789 |
| 2110 | Commit/purch 5- or 7-yr Balloon/2-step mtg lns, svc released | | $11 |
| 2112 | Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released | 8 | $526 |
| 2114 | Commit/purchase 25- or 30-yr FRM loans, svc released | 9 | $5,454 |
| 2116 | Commit/purchase "other" Mortgage loans, svc released | | $660 |
| 2122 | Commit/sell 1-mo COFI ARM loans, svc released | 6 | $59 |
| 2124 | Commit/sell 6-mo or 1-yr COFI ARM loans, svc released | | $0 |
| 2126 | Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released | 17 | $12,773 |
| 2128 | Commit/sell 3- or 5-yr Treasury ARM loans, svc released | 20 | $2,047 |
| 2130 | Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released | 9 | $716 |
| 2132 | Commit/sell 10-, 15-, or 20-yr FRM loans, svc released | 47 | $656 |
| 2134 | Commit/sell 25- or 30-yr FRM loans, svc released | 88 | $8,492 |
| 2136 | Commit/sell "other" Mortgage loans, svc released | 22 | $2,734 |
| 2202 | Firm commitment to originate 1-month COFI ARM loans | | $149 |
| 2204 | Firm commit/originate 6-month or 1-yr COFI ARM loans | 10 | $83 |
| 2206 | Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns | 48 | $257 |
| 2208 | Firm commit/originate 3- or 5-yr Treasury ARM loans | 49 | $1,231 |
| 2210 | Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns | 30 | $141 |
| 2212 | Firm commit/originate 10-, 15-, or 20-year FRM loans | 110 | $556 |
| 2214 | Firm commit/originate 25- or 30-year FRM loans | 101 | $1,462 |
| 2216 | Firm commit/originate "other" Mortgage loans | 93 | $1,200 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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## SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 3008 | Option to purchase 3- or 5-yr Treasury ARMs | | $1 |
| 3010 | Option to purchase 5- or 7-yr Balloon or 2-step mtgs | | $0 |
| 3012 | Option to purchase 10-, 15-, or 20-yr FRMs | | $1 |
| 3014 | Option to purchase 25- or 30-yr FRMs | | $10 |
| 3016 | Option to purchase "other" Mortgages | | $295 |
| 3026 | Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs | | $30 |
| 3028 | Option to sell 3- or 5-year Treasury ARMs | | $24 |
| 3030 | Option to sell 5- or 7-yr Balloon or 2-step mtgs | | $10 |
| 3032 | Option to sell 10-, 15-, or 20-year FRMs | 12 | $119 |
| 3034 | Option to sell 25- or 30-year FRMs | 18 | $3,182 |
| 3036 | Option to sell "other" Mortgages | | $3 |
| 3072 | Short option to sell 10-, 15-, or 20-yr FRMs | | $1 |
| 3074 | Short option to sell 25- or 30-yr FRMs | | $14 |
| 3076 | Short option to sell "other" Mortgages | | $2 |
| 4002 | Commit/purchase non-Mortgage financial assets | 76 | $1,596 |
| 4006 | Commit/purchase "other" liabilities | | $4,012 |
| 4022 | Commit/sell non-Mortgage financial assets | 10 | $1,348 |
| 5002 | IR swap: pay fixed, receive 1-month LIBOR | 8 | $3,457 |
| 5004 | IR swap: pay fixed, receive 3-month LIBOR | 17 | $47,210 |
| 5010 | IR swap: pay fixed, receive 3-month Treasury | | $5 |
| 5024 | IR swap: pay 1-month LIBOR, receive fixed | 6 | $16,708 |
| 5026 | IR swap: pay 3-month LIBOR, receive fixed | 10 | $24,241 |
| 5044 | IR swap: pay the prime rate, receive fixed | | $10 |
| 5502 | IR swap, amortizing: pay fixed, receive 1-month LIBOR | | $151 |
| 5504 | IR swap, amortizing: pay fixed, receive 3-month LIBOR | | $357 |
| 5524 | IR swap, amortizing: pay 1-month LIBOR, receive fixed | | $151 |
| 5526 | IR swap, amortizing: pay 3-month LIBOR, receive fixed | | $12 |
| 8006 | Long futures contract on 2-year Treasury note | | $5,220 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

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**All Reporting CMR** | **December 2005**
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## SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

| Contract Code | Off-Balance-Sheet Contract Positions | # Frms if # > 5 | Notional Amount |
|---|---|---|---|
| 8008 | Long futures contract on 5-year Treasury note | | $5,122 |
| 8010 | Long futures contract on 10-year Treasury note | | $2,820 |
| 8016 | Long futures contract on 3-month Eurodollar | | $37,161 |
| 8036 | Short futures contract on 2-year Treasury note | | $3,129 |
| 8038 | Short futures contract on 5-year Treasury note | | $965 |
| 8040 | Short futures contract on 10-year Treasury note | | $576 |
| 8046 | Short futures contract on 3-month Eurodollar | | $96,176 |
| 9008 | Long call option on 5-year T-note futures contract | | $179 |
| 9010 | Long call option on 10-year T-note futures contract | | $3,235 |
| 9012 | Long call option on Treasury bond futures contract | | $8 |
| 9034 | Long put option on 10-year T-note futures contract | | $850 |
| 9036 | Long put option on T-bond futures contract | | $7 |
| 9502 | Fixed-rate construction loans in process | 336 | $5,029 |
| 9512 | Adjustable-rate construction loans in process | 223 | $9,892 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: US Total** | **Reporting Dockets: 802**
**All Reporting CMR** | **December 2005**
**Report Prepared: 03/23/2006 2:23:21 PM** | **Amounts in Millions** | **Data as of: 03/22/2006**

## SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

| Asset/ Liability Code | Supplemental Asset/Liability Items | #Firms if # > 5 | Balance |
|---|---|---|---|
| 100 | Multi/nonres mtg lns; adj Balloon < 300 bp to Life Cap | | $22 |
| 105 | Multi/nonres mtg lns; adj Balloon > 300 bp to Life Cap | | $720 |
| 106 | Multi/nonres mtg lns; adj Balloon w/no Lifetime Cap | 7 | $782 |
| 110 | Multi/nonres mtg lns; adj f/amort < 300 bp to Life Cap | | $180 |
| 115 | Multi/nonres mtg lns; adj f/amort > 300 bp to Life Cap | | $1,910 |
| 116 | Multi/nonres mtg lns; adj fully amort w/no Life Cap | 6 | $513 |
| 120 | Other investment securities, fixed-coupon securities | 16 | $175 |
| 122 | Other investment securities, floating-rate securities | 8 | $54 |
| 125 | Multi/nonres mtg loans; fixed-rate, Balloon | | $177 |
| 127 | Multi/nonres mtg loans; fixed-rate, fully amortizing | 15 | $323 |
| 130 | Construction and land loans (adj-rate) | | $110 |
| 140 | Second Mortgages (adj-rate) | | $107 |
| 150 | Commercial loans (adj-rate) | | $15 |
| 180 | Consumer loans; loans on deposits | 9 | $13 |
| 181 | Consumer loans; unsecured home improvement | | $0 |
| 182 | Consumer loans; education loans | | $43 |
| 183 | Consumer loans; auto loans and leases | 9 | $3,756 |
| 184 | Consumer loans; mobile home loans | | $31 |
| 185 | Consumer loans; credit cards | | $7,048 |
| 187 | Consumer loans; recreational vehicles | | $2,842 |
| 189 | Consumer loans; other | 9 | $777 |
| 200 | Variable-rate, fixed-maturity CDs | 220 | $13,562 |
| 220 | Variable-rate FHLB advances | 127 | $125,588 |
| 299 | Other variable-rate | 73 | $37,706 |
| 300 | Govt. & agency securities, fixed-coupon securities | 15 | $355 |
| 302 | Govt. & agency securities, floating-rate securities | 7 | $16 |

# AGGREGATE SCHEDULE CMR REPORT

## SUPPLEMENTAL REPORTING

**Area: US Total** | **Reporting Dockets: 802**
**All Reporting CMR** | **December 2005**
**Report Prepared: 03/23/2006 2:23:21 PM** | **Amounts in Millions** | **Data as of: 03/22/2006**

## SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

| | | | Estimated Market Value After Specified Rate Shock | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Asset/ Liability Code** | **#Firms if # >** | **Balance** | **-200 bp** | **-100 bp** | **0 bp** | **+100 bp** | **+200 bp** | **+300 bp** |
| 121 - Complex Securities - M/V estimate | 430 | $30,002 | $30,864 | $30,391 | $29,720 | $28,791 | $27,928 | $27,126 |
| 123 - Mortgage Derivatives - M/V estimate | 298 | $70,959 | $72,746 | $72,089 | $70,716 | $68,859 | $66,892 | $64,890 |
| 129 - Mortgage-Related Mutual Funds - M/V estimate | 72 | $734 | $741 | $738 | $732 | $723 | $713 | $700 |
| 280 - FHLB putable advance-M/V estimate | 114 | $13,310 | $14,271 | $13,687 | $13,323 | $13,087 | $12,920 | $12,778 |
| 281 - FHLB convertible advance-M/V estimate | 127 | $9,767 | $10,410 | $10,053 | $9,810 | $9,646 | $9,536 | $9,444 |
| 282 - FHLB callable advance-M/V estimate | 27 | $2,377 | $2,481 | $2,433 | $2,376 | $2,317 | $2,261 | $2,204 |
| 283 - FHLB periodic floor floating rate advance-M/V Estimates | 11 | $201 | $202 | $201 | $200 | $198 | $196 | $193 |
| 289 - Other FHLB structured advances - M/V estimate | 31 | $19,647 | $19,957 | $19,714 | $19,453 | $19,260 | $19,131 | $19,026 |
| 290 - Other structured borrowings - M/V estimate | 20 | $15,516 | $16,230 | $15,667 | $15,327 | $15,070 | $14,876 | $14,693 |
| 500 - Other OBS Positions w/o contract code or exceeds 16 positions | 29 | $178,593 | $1,824 | $618 | $96 | $785 | $1,953 | $3,095 |